

Helping Consumers with Eligibility and the Application Process

Posted January 2, 2014

Q1: How should assisters help consumers fill in the dependent questions if they only claim a child every other year?

A1: Consumers should add the dependent to the initial application if they will be claiming them as a dependent for tax year 2014. The consumer is required to notify the Marketplace of any status changes that occur during the year. And, the consumer is required to update application information on a yearly basis.

Q2: Do permanent residents holding a "green card" qualify for government subsidies in the form of premium tax credits for the purchase of a qualified health plan (QHP) through the Marketplace?

A2: Yes. Lawfully present non-citizens, including permanent residents ("green card holders"), are eligible to apply for and enroll in a qualified health plan (QHP) through the Marketplace. Permanent residents may also qualify for premium tax credits and/or lower out-of-pocket costs based on their income.

Q3: Do "dreamers" qualify for Marketplace coverage?

A3: Individuals who are lawfully present (including those under Temporary Protected Status, or under Deferred Enforced Departure or Deferred Action status) are eligible to apply for and enroll in Marketplace coverage. Individuals who are lawfully present may also be eligible for advance payments of tax credits or cost-sharing reductions. There is a specific exception in the definition of lawful presence, in that individuals with deferred action under the Department of Homeland Security's Deferred Action for Childhood Arrivals (DACA) process are not considered to be lawfully present, and are not eligible for Marketplace coverage.

Q4: Does an applicant have to have an email account to apply for coverage through the Marketplace?

A4: To apply through the Marketplace online, an email account is required. To most expeditiously apply and enroll in coverage, consumers are encouraged to utilize the online application process. Consumers may create email accounts free-of-charge. If the consumer applies over the phone or via a paper application, an email is not required.

Q5: If a consumer gets a mailed eligibility notice, how can I make sure it is not fraudulent?

A5: The eligibility letter that is mailed to the consumer will be on distinctive Health Insurance Marketplace letterhead. In addition, there will be two pages that have information about how to get assistance in several different languages; and the last page of the letter will have a barcode on it.



Health Insurance Marketplace